

**Amendments to the Claims:**

This listing of claims will replace all prior version, and listings, of claims in the application:

**Listing of Claims:**

We Claim:

1-20 (Cancelled)

21. (Previously Presented) A method for providing at least one offer of an item, the item including at least one of a good and a service, utilizing an electronic communications device enabling communication between an offeror and one or more users of electronic communications devices, comprising the steps of:

establishing communication via the electronic communications device  
between the offeror and the user to enable the user at least to initiate a primary  
transaction therebetween,

obtaining primary transaction data related to the primary transaction, the  
primary transaction data including at least data representing an identity of the user  
and data representing a geographic descriptor of the user,

utilizing the identity of the user to obtain at least a further data element  
related to the user, wherein the further data element is a coded designator that is a  
combination of at least two attributes related to the user, wherein at least one of  
the two attributes is related to received confidential financial information about  
the user,

utilizing at least in part the combination of the geographic descriptor of the  
user, and the at least further data element to select among multiple items

available for that geographic descriptor the at least one offer for the item in real time with the primary transaction, and  
offering the item to the user.

22. (Original) The method of claim 21 wherein the electronic communication device is a wireless device.

23. (Original) The method of claim 22 wherein the wireless device is a wireless phone.

24-33 (Cancelled).

34. (Cancelled).

35. (Cancelled).

36. (Original) The method of claim 21 wherein the offer comprises a coupon.

37. (Cancelled).

38. (Cancelled).

39. (Previously presented) The method of claim 21, further comprising contacting the user via the electronic communications device to offer the at least one item to the user.

40. (Previously presented) The method of claim 21 wherein the determination of the at least one offer is subject to negative decision criteria.

41. (Cancelled).

42. (Original) The method of claim 21 wherein the offer is made orally to the user.

43. (Original) The method of claim 21 wherein the offer is made visually to the user.

44. (Previously presented) The method of claim 21, wherein obtaining primary transaction data includes obtaining the geographic descriptor representing the geographic position of the user.

45. (Previously presented) The method of claim 44, wherein obtaining the geographic descriptor includes obtaining data from a carrier associated with the electronic communications device.

46. (Previously presented) The method of claim 44, wherein obtaining the geographic descriptor includes obtaining data from a network associated with the electronic communications device.

47. (Previously presented) The method of claim 44, wherein obtaining the geographic descriptor includes obtaining ANI data from a carrier associated with the electronic device.

48. (Previously presented) The method of claim 44, wherein obtaining the geographic descriptor includes obtaining the geographic identifier directly from the user.

49. (Previously presented) The method of claim 44, wherein obtaining the geographical descriptor includes entering the geographic identifier by an operator.

50. (Previously presented) The method of claim 21, wherein offering the at least one item includes offering at least one item related to an entity that is geographically local to the user.

51.-67. (Cancelled).

68. (Previously presented) A method for providing at least one offer of an item, the item including at least one of a good and a service, utilizing an electronic communications device

enabling communication between an offeror and one or more users of electronic communications devices, comprising at least the following:

establishing communication via the electronic communications device between the offeror and the user to enable the user at least to initiate a primary transaction therebetween relating to at least one of a specific good and a specific service,

obtaining primary transaction data related to the primary transaction, the primary transaction data including at least data representing an identity of at least one of the specific good and the specific service and data representing a geographic descriptor of the user,

obtaining at least a further data element related to the user wherein the further data element is a coded designator that is a combination of at least two attributes related to the user, wherein the further data element is a coded designator that is a combination of at least two attributes related to the user, wherein at least one of the two attributes is related to received confidential financial information about the user,

utilizing at least in part the combination of the geographic descriptor of the user and the at least further data element to select among multiple items available for that geographic descriptor the at least one offer for the item in real time with the primary transaction, and

offering the item to the user.

69. (Previously presented) The method of claim 68, wherein obtaining primary transaction data includes obtaining data representing an identity of the user.

70. (Previously presented) The method of claim 68, wherein obtaining at least a further data element includes obtaining the further data element based at least in part on data representing an identity of the user.

71. (Previously presented) The method of claim 68, further comprising utilizing at least in part data representing an identity of the user to determine the at least one offer.

72.-74. (Cancelled).

75. (Previously presented) The method of claim 68, wherein offering the item to the user includes offering an item determined at least in part by utilizing data representing an identity of the user.

76-197. (Cancelled).

198. (Previously presented) The method of claim 21, wherein establishing communication via the electronic communications device includes enabling the user at least to initiate a primary transaction for at least one particular good or service sought by the user.

199. (Previously presented) The method of claim 21, wherein establishing communication via the electronic communications device includes enabling the user at least to initiate a primary transaction by the user providing data to a system.

200. (Previously presented) The method of claim 21, wherein establishing communication via the electronic communications device includes enabling the user at least to initiate a primary transaction for at least one particular good or service sought by the user, the primary transaction being initiated by the user providing data to a system.

201. (Previously presented) The method of claim 68, wherein establishing communication includes enabling the user at least to initiate a primary transaction relating to at least one of a specific good and a specific service sought by the user.

202. (Previously presented) The method of claim 68, wherein establishing communication via the electronic communications device includes enabling the user at least to initiate the primary transaction by the user providing data to a system.

203. (Previously presented) The method of claim 68, wherein establishing communication via the electronic communications device includes enabling the user at least to initiate a primary transaction for at least one particular good or service sought by the user, the primary transaction being initiated by the user providing data to a system.

204. (Previously presented) The method of claim 21, wherein the data representing the geographic descriptor of the user is communicated electronically from the user to the offeror.

205. (Previously presented) The method of claim 204, wherein the data representing the geographic descriptor of the user is communicated electronically from the user to the offeror in real time with the primary transaction.

206. (Previously presented) The method of claim 68, wherein the data representing the geographic descriptor of the user is communicated electronically from the user to the offeror.

207. (Previously presented) The method of claim 206, wherein the data representing the geographic descriptor of the user is communicated electronically from the user to the offeror in real time with the primary transaction.

208. (Previously presented) The method of claim 21, wherein obtaining primary transaction data includes obtaining the data representing the identity of the user and the data

representing the geographic position of the user in connection with a given primary transaction involving a given user.

209. (Previously presented) The method of claim 21, wherein obtaining primary transaction data includes obtaining the data representing the identity of the user and the data representing the geographic position of the user in connection with a single primary transaction involving a given user.

210. (Previously presented) The method of claim 68, wherein obtaining primary transaction data includes obtaining the data representing the identity of one of the specific good and service and the data representing the geographic position of the user in connection with a given primary transaction involving a given user.

211. (Previously presented) The method of claim 68, wherein obtaining primary transaction data includes obtaining the data representing the identity of one of the specific good and service and the data representing the geographic position of the user in connection with a single primary transaction involving a given user.

212. (Previously presented) The method of claim 211, wherein obtaining primary transaction data includes using the data representing the identity of the user to obtain the data representing the geographic position of the user.

213. (Previously presented) The method of claim 212, wherein using the data representing the identity of the user includes using ANI data to obtain the data representing the geographic position of the user.

214. (Cancelled).

215. (Previously presented) The method of claim 212, further comprising using the data representing the identity of the user to obtain the data representing the geographic position of the user.

216. (Previously presented) The method of claim 215, wherein using the data representing the identity of the user includes using ANI data to obtain the data representing the geographic position of the user.

217. (Previously presented) A method for providing at least one offer of an item, the item including at least one of a good and a service, utilizing an electronic communications device enabling communication between an offeror and a user of the electronic communications device, comprising the steps of:

establishing communication via the electronic communications device between the offeror and the user to enable the user at least to initiate a given primary transaction therebetween,

obtaining primary transaction data during the given primary transaction, the primary transaction data obtained during the given primary transaction including at least data representing an identity of the user and data representing a geographic descriptor of the user,

utilizing the data representing the identity of the user to obtain at least a further data element related to the user, wherein the further data element is a coded designator that is a combination of at least two attributes related to the user, wherein at least one of the two attributes is related to received confidential financial information about the user,

utilizing at least in part the combination of the geographic descriptor of the user, the at least further data element, and the identity of the user to select among multiple items available for that geographic descriptor the at least one offer for the item in real time with the given primary transaction, and offering the item to the user.

218. (Previously presented) The method of claim 217, wherein obtaining primary transaction data includes obtaining the data representing an identity of the user and the data representing a geographic position of the user in connection with a single primary transaction.

219. (Previously presented) The method of claim 217, wherein obtaining primary transaction information includes using the data representing the identity of the user to obtain the data representing the geographic position of the user.

220-223. (Cancelled).